

Proposed NU Business Name: M/S **Robin Furniture Mart**

হয় দফার আবেদন

Project identification and prepared by: Md. Mofazzal hossain
Elenga Unit, Tangail

Project verified by: MD. Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Robin
Age	:	07-01-1993 (23 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	3 Brothers
Address	:	Vill: Chinamura, P.O: Chinamura, P.S: Kalihati Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Julekha Begum
(iii) Father's name	:	Lablu Mia
(iv) GB member's info	:	Branch: Elenga Kalihati, Centre # 03(Female), Member ID: 4284, Group No: 02 Member since: (20 Years) First loan: 2,000 taka. Existing loan: 10,000 taka Outstanding loan: 8020, taka
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	Four years experience in running business. He has Three years training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01766-036911
Mother's Contact No.	:	01931-718684
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Julekha Begum joined Grameen Bank since 20 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture and home development.

Proposed Nobin Udyokta Business Info

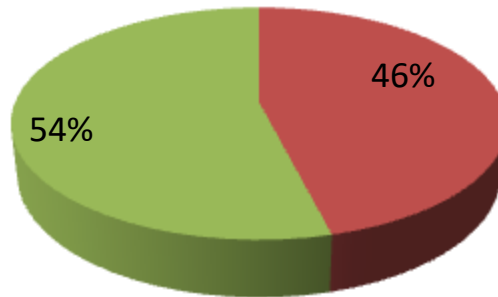
Business Name	:	Robin Furniture Mart
Location	:	Bolla Road,Elenga Elenga Bus Stand,Kalihati,Tangail.
Total Investment in BDT	:	BDT 2,41,000
Financing	:	Self BDT 1,11,000(from existing business) 46% Required Investment BDT 1,30,000(as equity) 54%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	21 ft x 10 ft= 210 square ft
Security of the shop	:	10,000tk
Implementation	:	<ul style="list-style-type: none"> ▪He makes various furniture's like showcase, Bed, wear drove, shelf, dinning table etc.c. ▪Average 25% gain on sale. ▪The business is operating by Entrepreneur. Existing 2 employee. ▪The business is rented. ▪Collects goods from Sagardigi, Shakipur. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Khat, Shokes , almary, Table, Chair, wood, etc	6,000	180,000	2,160,000
	6,000	180,000	2,160,000
Less. Variable Expense			
Khat, Shokes , almary, Table, Chair, wood, etc	4,200	144,000	1,728,000
Total variable Expense (B)	4,200	144,000	1,728,000
Contribution Margin (CM) [C=(A-B)	1,800	36,000	432,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		500	6,000
Transportation		500	6,000
Salary (self)		10,000	120,000
Salary (stuff)		12,000	144,000
Entertainment		300	3,600
Guard		100	1,200
Generator Bill		100	1,200
Mobile Bill		500	6,000
Total fixed Cost (D)		25,000	300,000
Net Profit (E) [C-D)		11,000	132,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Khat	3	18,000	54,000			-	54,000
Table	2	6,000	12,000			-	12,000
Dracing table wood	1	15,000	15,000			-	15,000
Scecirity			20,000			130,000	150,000
			10,000				10,000
			-			-	-
			111,000			130,000	241,000



- Entrepreneur's Contribution 111,000
- Investor's Investment 130,000
- Total 241,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Khat, Shokes , almary, Table, Chair, wood, etc	7,000	210,000	2,520,000	2,646,000	2,778,300
Total Sales (A)	7,000	210,000	2,520,000	2,646,000	2,778,300
Less. Variable Expense					
Khat, Shokes , almary, Table, Chair, wood, etc	4,900	168,000	2,016,000	2,116,800	2,222,640
Total variable Expense (B)	4,900	168,000	2,016,000	2,116,800	2,222,640
Contribution Margin (CM) [C=(A-B)]	2,100	42,000	504,000	529,200	555,660
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		500	6,000	6,000	6,000
Transportation		500	6,000	6,000	6,000
Salary (self)		10,000	120,000	120,000	120,000
Salary (stuff)		12,000	144,000	144,000	144,000
Entertainment		300	3,600	3,600	3,600
Guard		100	1,200	1,200	1,200
Generator Bill		100	1,200	1,200	1,200
Mobile Bill		500	6,000	6,000	6,000
Total fixed Cost (D)		25,000	300,000	300,000	300,000
Net Profit (E) [C-D]		17,000	204,000	214,200	204,000
Payback			52,000	52,000	52,000

Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1	Investment Infusion by Investor	130,000		
1	Net Profit	204,000	214,200	204,000
1	Depreciation (Non cash item)		-	
1	Opening Balance of Cash Surplus		152,000	314,200
	Total Cash Inflow	334,000	366,200	518,200
2	Cash Outflow			
2	Purchase of Product	130,000		
2	Payment of GB Loan			
2	Investment Pay Back (Including Ownership Tr. Fee)	52,000	52,000	52,000
	Total Cash Outflow	182,000	52,000	52,000
3	Net Cash Surplus	152,000	314,200	466,200

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:2
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



প্রাথমিক শক্তি
সামাজিক উন্নয়ন

গ্রামীণ শক্তি স

প্রস্তাবিত নবীন উ

প্রকল্পের নাম: বরবিন ফার্মিচার্জ মার্কেট

ইউনিটের নাম: ইলিন্দা

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: শ্রীঃ বরবিন

জন্ম তারিখ: ৭-১-১৬



কেন্দ্রীয়
পুলি
মোট লোকের কে
সিদ্ধা যাবে
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